

IN THE CLAIMS:

Please amend the claims as follows:

1. (Unchanged) A method of facilitating account statement reconciliation, comprising:
associating selected transactions within data records for an account to form a persistent transaction group within the account data records, wherein the transaction group may be treated both as a single transaction and as a plurality of individual transactions by a user, wherein the selected transactions were paid or deposited together; and
displaying a total for the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement.

~~Please cancel Claim 2.~~

~~Please cancel Claim 3.~~

4. (Unchanged) The method of Claim 1, further comprising:
displaying a visual indicator of the association of the selected transactions within and forming the transaction group when the selected transactions within the transaction group are individually displayed.

5. (Unchanged) The method of Claim 1, further comprising:
forming a plurality of transaction groups within the data records for the account; and
displaying a total for each transaction group within the plurality of transaction groups.

6. (Unchanged) The method of Claim 5, further comprising:
identifying unreconciled transactions within data records for the account;

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determining whether the unreconciled transactions include at least one transaction from a transaction group; and

reconciling each transaction group containing unreconciled transactions to a corresponding transaction record within the external account statement utilizing the transaction group total.

~~Please cancel Claim 7.~~

Sub 85
2 8. (Unchanged) An apparatus for facilitating account statement reconciliation, comprising:
3 association means for persistently associating selected transactions within data records for
4 an account to form a transaction group which may be selectively treated as a single transaction,
5 wherein the selected transactions were paid or deposited together; and
6 display means for displaying a total for the transaction group when the selected transactions
7 within the transaction group are individually displayed, wherein the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement.

~~Please cancel Claim 9.~~

~~Please cancel Claim 10.~~

Sub 86
3 11. (Unchanged) The apparatus of Claim 8, further comprising:
4 indication means for displaying a visual indicator of the association of the selected transactions within and forming the transaction group when the selected transactions within the transaction group are individually displayed.

~~Please cancel Claim 12.~~

~~Please cancel Claim 13.~~

~~Please cancel Claim 14.~~

SUB E17
2 15. (Unchanged) A computer program product for use with a data processing system, comprising:
3 first instructions on the computer usable medium for associating selected transactions within
4 data records for an account to form a persistent transaction group having a data record distinct from
5 data records for the selected transactions, allowing the transaction group to be selectively treated as
6 a single transaction and as a plurality of individual transactions, wherein the selected transactions
7 were paid or deposited together; and
8 second instructions on the computer usable medium for displaying a total for the transaction
9 group when the selected transactions within the transaction group are individually displayed, wherein
10 the total for the transaction group may be readily reconciled with a consolidated entry in an external
account statement.

~~Please cancel Claim 16.~~

~~Please cancel Claim 17.~~

SUB E8
18. (Unchanged) The computer program product of Claim 8, further comprising:
third instructions on the computer usable medium for displaying a visual indicator of the
3 association of the selected transactions within the transaction group when the selected transactions
4 within the transaction group are individually displayed.

~~Please cancel Claim 19.~~

~~Please cancel Claim 20.~~

SUB E9
21. (Unchanged) An Internet client, comprising:
a data processing system receiving and transferring data over the Internet; and
records for account transactions stored within the data processing system, the records
4 including at least one transaction group record persistently maintaining an association of records for
5 selected transactions within the account transactions which were paid or deposited together, the at

5 least one transaction group record allowing the selected transactions to be selectively treated as a
6 single transaction and as a plurality of individual transactions, wherein the at least one transaction
7 group record includes

- 8 a transaction identifier,
9 a transaction date,
10 a transaction description, and
11 a transaction amount

12 for each transaction within the transaction group, together with a transaction group amount equaling
13 the total for the transaction group.
14

Please cancel Claim 22.

Sub E10
23. (Unchanged) The Internet client of Claim 21, wherein the data processing system further
2 comprises:

3 means for displaying a visual indicator of the transaction group in a display of the records
4 for the selected transactions.

Please cancel Claim 24.

Sub E11
25. (Unchanged) An Internet server, comprising:

- 2 a data processing system receiving and transferring data over the Internet;
3 a storage device maintaining account transaction records for an account; and
4 software operable in the data processing system for:

5 receiving an external request for transaction records for the account over the Internet;
6 comparing the external transaction records to the account transaction records,
7 wherein the external transaction records include transaction groups for transactions
8 paid or deposited together, each transaction group including
9 a transaction identifier,
10 a transaction date,

11 a transaction description, and
12 a transaction amount
13 for each transaction within the transaction group, together with a total for the transaction group,
14 wherein each transaction group is compared as a single transaction to the account transaction records
15 utilizing the total for the transaction group;
16 transmitting the account records over the Internet; and
17 transmitting a signal over the Internet for initiating a determination of whether the account
18 records includes a match to a total for a transaction group.

26. (Unchanged) A method of automatically reconciling account transaction records with user
2 transaction records over the Internet, comprising:

3 transmitting information regarding an account from a server over the Internet to a user unit;
4 comparing the information regarding the account to corresponding information from the user
5 transaction records, wherein the user transaction records include transaction group records for
6 transaction groups of selected transactions which were paid or deposited together, each transaction
7 group record including

8 a transaction identifier,
9 a transaction date,
10 a transaction description, and
11 a transaction amount

12 for each transaction within the transaction group, together with a total for the transaction group,
13 wherein transaction group records are compared as a single transaction for the total for the
14 transaction group to the information regarding the account;

15 determining matches between the account information and the user transaction records at the
16 user unit;

17 identifying transaction groups for which a match to the total for the transaction group by
18 account information is determined; and

19 altering a state associated with user transaction records for individual transactions within the
20 transactions groups.

~~Please cancel Claim 27.~~

~~Please cancel Claim 28.~~

~~Please cancel Claim 29.~~